



AS-FN-01

Candidate Refund Policy

Contents

1. DOCUMENT RELEASE INFORMATION	2
2. PURPOSE.....	2
3. SCOPE.....	2

1. DOCUMENT RELEASE INFORMATION

REVISION HISTORY:

Rev.	Revision Date	Effective Date	Revision Notes
1.0			First Revision

2. PURPOSE

The purpose of the Refund Policy is to ensure that candidates attending ADGM Academy Public Programmes have the right to receive refund based on specific procedures outlined in the policy framework. The Public programme refund policy is established based on duration of individual programmes and long term training programmes.

3. SCOPE

All candidates attending public programmes and ADGMA Finance must comply with this policy and associated procedures. This policy applies specifically to candidates who are registered and have paid their training fees.

4. POLICY FRAMEWORK

1.4.1 General Principles

- 1.1.1 All required payments for registration for ADGMA Public Programmes shall be made through direct deposit/transfer to the ADGMA Bank account provided by ADGMA Finance and submission of receipt copy via email.
- 1.1.2 The ADGMA Operations Administrator will notify Finance for any refund that has to be made to a candidate indicating the amount of refund as per candidates' withdrawal and/or add and drop and/or exchange of courses.

1.2 Refund Terms and Conditions

- 1.2.1 The following Refund Policy will apply for all public programmes:

#	Case	Refund
1	If the candidate withdraws 30 days before the start of the course / programme	100%
2	If the candidate withdraws 15 days before the start of the course / programme	95%
3	If the candidate withdraws 7 days before the start of the course / programme	90%
4	If the candidate withdraws less than 7 days before the start of the course / programme	50%
5	If the candidate withdraws after the start of the course / programme	0%
6	If ADGMA cancels the course before commencement	100%
7	If ADGMA cancels the course in the middle of the delivery and it cannot provide a reasonable rescheduled option for delivery of the course / programme.	100%
8	Any other case	At sole discretion of ADGMA after examining the request and circumstances.

- 1.2.2 In case ADGMA provides a course or training to a corporate client, the terms and conditions will be governed by the agreement between the two parties.
- 1.2.3 In case ADGMA provides a public examination under an awarding body or other professional body, the terms and conditions will be governed by the agreement between the two parties.

1.3 Refund Collection

Candidates will be refunded their tuition fees by Finance through:

- 1.3.1 transferring money to the candidates' Bank accounts, or
- 1.3.2 issuing cheques which the candidate will have to collect in person, or by a person they officially authorise, from ADGMA.
- 1.3.3 In order for ADGMA to refund the candidates by transferring money to their Bank accounts, they will have to provide correct Bank details: Bank Name, Beneficiary Name and IBAN account number.